

In re:
Patrick W. Nolen
Sheryl A. Ohman
Debtors

Case No. 22-13046-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Feb 24, 2023

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick W. Nolen, Sheryl A. Ohman, 320 Village Spring Lane, Reinholds, PA 17569-9525
14735261	+ Greensky, Attn: Bankruptcy Dept, 5565 Gleridge Connector, Ste 700, Atlanta, GA 30342-4796
14735268	+ TIAA Bank, 1245 E Brickyard, Salt Lake City, UT 84106-2559

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 25 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2023 00:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14735256	+ EDI: CAPITALONE.COM	Feb 25 2023 05:29:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14735257	+ EDI: CAPITALONE.COM	Feb 25 2023 05:29:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14735258	+ EDI: CITICORP.COM	Feb 25 2023 05:29:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14735259	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 25 2023 00:25:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14735260	+ EDI: DISCOVER.COM	Feb 25 2023 05:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14735262	^ MEBN	Feb 25 2023 00:23:59	GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
14735263	+ EDI: HFC.COM	Feb 25 2023 05:29:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
14735264	+ Email/PDF: ebnotices@pnmac.com	Feb 25 2023 00:31:02	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14735265	+ EDI: CAPITALONE.COM	Feb 25 2023 05:29:00	Syncb/walmart, Po Box 31293, Salt Lake City, UT 84131-0293
14735266	+ EDI: RMSC.COM	Feb 25 2023 05:29:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14735267	+ EDI: RMSC.COM	Feb 25 2023 05:29:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14735269	+ EDI: USBANKARS.COM	Feb 25 2023 05:29:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Feb 24, 2023

Form ID: 318

Total Noticed: 17

Mall, Minneapolis, MN 55402-7000

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
ALAINE V. GRBACH	on behalf of Debtor Patrick W. Nolen avgrbach@aol.com
ALAINE V. GRBACH	on behalf of Joint Debtor Sheryl A. Ohman avgrbach@aol.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Patrick W. Nolen</u>	Social Security number or ITIN	xxx-xx-9195
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Sheryl A. Ohman</u>	Social Security number or ITIN	xxx-xx-1945
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-13046-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick W. Nolen

Sheryl A. Ohman

2/23/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.